C. CREDIT (EXCEPT SCHEMATIC RETAIL, AGRICULTURE & MSME ADVANCES) (Board Agenda No. BM/782/2026-27/03/CAT-02/VOL-02/2.01 dated 03.06.2026)			
S No	**Particulars**	**Charges**	**Modified Charges**
1.	**INLAND LETTER OF CREDIT**		
1.1	Opening Charges (per LC)	Opening charges 1.00% per annum. (Charges for the period of liability from the date of opening of credit to the last date of opening of Credit to the last date of its validity @ 0.25% for every period of 3 months or part thereof with minimum of ₹ 500/-. Usance Charges 2.00% per annum. (For the usance period for complete month or part thereof. In case of Sight bills/usance for less than 1 month, minimum 1-month charges @ 0.1675%, minimum ₹ 1000/-.	No Changes
1.2	Charges for Confirmation of LC	Normal charges as mentioned in Para 1.1	No Changes
1.3	Revolving Letter of Credit	Normal charges as mentioned in Para 1.1 to be applicable both at the time of opening and on reinstatement.	No Changes
1.4	Advising of LC charges	Retirement charges: @ 0.10% per Bill, maximum ₹1000/- .	No Changes
1.5	Charges for discrepant documents negotiated/ discounted by our bank under LC opened by our Bank or any other bank	Flat 0.30% subject to minimum of ₹3000/- (If payment received and credited to beneficiary account).	No Changes
1.6	Attestation Charges for Certificates/ Commercial Invoices	₹100/- per invoice on each occasion; (When the beneficiary asks for attestation of commercial invoice at the time of negotiation/collection, such attestation, may be done free of charge; however, if the beneficiary ask for attestation of invoices on a subsequent occasion then prescribed charges should be levied on each and every occasion if it is found necessary to do so.)	No Changes
1.7	Transfer Charges for Transferable LC	₹ 1000/- Flat for each transfer The transfer charges shall be levied on the account of first beneficiary of the credit, unless otherwise specified.	No Changes
1.8	Negotiating Charges For bills negotiated /discounted under L/C opened by our Bank or other bank	₹ 1000/- plus interest per bill at the applicable rate of interest from the date of negotiation to the date of reimbursement of funds to the bank. Wherever the sanctioning authority feels that higher charges can be charged to the borrower, the same may be levied on case-to-case basis after negotiation with the borrower.	No Changes

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<table>
<tr><td>1.9</td><td>Amendment Charges</td><td><table><tr><td>For Extension of Validity period</td><td rowspan="2">Normal Charges for enhanced portion/ Extended Period of LC as mentioned in Para 1.1</td></tr><tr><td>For Enhancement in Value of LC</td></tr><tr><td>For Any other amendment</td><td>₹ 1000/- Flat on each Amendment</td></tr></table></td><td>No Changes</td></tr>
<tr><td>1.10</td><td>Charges for Letter of Credit based on Liquid Margin</td><td><table><tr><td>At least 100% Liquid Margin</td><td>25% of normal charge</td></tr><tr><td>At least 75% Liquid Margin</td><td>50% of normal charges</td></tr><tr><td>At least 50% Liquid Margin</td><td>75% of normal charges</td></tr><tr><td>Less than 50% Liquid Margin</td><td>Normal Commission</td></tr></table></td><td>No Changes</td></tr>
<tr><td>1.11</td><td>Postage / Out of Pocket Expenses</td><td>Postages/Courier ₹ 200/-.
All out of pocket expenses shall be collected from the beneficiary, unless otherwise specified.</td><td>No Changes</td></tr>
<tr><td>1.12</td><td>Commitment Charges (Newly Added)</td><td>No Charges Specified</td><td>0.50 % per annum</td></tr>
<tr><td colspan="3">2. INLAND BANK GUARANTEE</td><td></td></tr>
<tr><td>2.1</td><td>Bank Guarantees</td><td><table><tr><td>Performance BG</td><td>2.50% per Annum</td></tr><tr><td>Financial BG</td><td>3.00% per Annum</td></tr></table>➢ Minimum one quarter commission is chargeable and for part of a quarter, commission for full quarter shall be recovered.
➢ In cases where BG is issued for longer period and the borrower requests for recovery of commission on Annual/Qtly basis as against the stipulated policy for recovery of commission for the entire tenure of the bank guarantee + the claim period, an additional charge of 0.25% shall be applicable.
➢ Bank Guarantees issued on behalf of contractors/ other customers in lieu of earnest money deposit for short periods, commission shall be recovered for the actual period of the guarantee subject to a minimum of one month in cases where guarantees are issued for a period up to six months. However, where the guarantee period is for part of a month(s), the guarantee commission shall be charged for full month.
NOTE:
1. If a guarantee issued for a period of less than three months, is requested to be extended:</td><td>No Changes</td></tr>
</table>

		➢ If the extended period plus the original period including the claim period is three months or less, no additional commission need to be collected (Since the Bank had already collected the minimum commission applicable for three months). ➢ If the extended period plus the original period including the claim period is more than three months, additional commission on the period in excess of three months only need to be collected subject to a minimum of one quarter. 2. If a guarantee is issued for a period of more than three months (including claim period), charges for the extended period only should be collected (subject to levy of charges for a minimum of one quarter or part thereof).	
	Renewal of Guarantee	Same as applicable for issuance of fresh guarantees except that the claim period be not charged if the renewal is affected before the expiry date of the original guarantee.	No Changes
	Recovery of commission on Bank Guarantee	The service charges/commission for issuance of Bank Guarantee will be as per the extant guidelines issued from time to time and to be recovered up-front for the entire period of the Bank guarantee plus 3 months of claim period at approved/ normal rate. If the original bank guarantee and /or no claim letter of beneficiary are not submitted by the borrower to the branch within 3 months of claim period then commission will be recovered for remaining claim period of 9 months at 50% of approved/ normal Commission rate on the date of expiry of 3 months claim period. In case of Performance/ Financial Bank Guarantees issued against 100% Cash Margin/ FDR of our bank then 25% of normal commission is to be recovered for BG period plus 3 months claim period. However, no commission is proposed to be recovered for the period above 3 months as 100% cash margin/deposit will remain with Bank till the end of claim period i.e up to 12 Months. **For customer/constituents having regular BG limit-** If the BG is issued for 3 months only then Commission for BG period and one month claim period commission is to be recovered. If the bank guarantee and /or no claim letter of beneficiary is not submitted within one month, then claim period commission up to the date, every month at rate prescribed is to be recovered. (Commission is to be calculated on number of days).	No Changes

<table>
<tr>
<td></td>
<td></td>
<td>While conveying sanction terms and conditions, the above points for recovery of commission on BG is to be stipulated and acceptance of the same is to be obtained from the customer.

HLCC-ED and above can sanction/approve for recovery of commission on BG on annual/prorata basis. The approval is to be considered on conduct of the account and borrower's ability to pay annual instalments of the commission.</td>
<td></td>
</tr>
<tr>
<td>2.2</td>
<td>Charges for Bank Guarantees based on Liquid Margin</td>
<td><table>
<tr><td>Atleast100% Liquid Margin</td><td>25% of normal charge</td></tr>
<tr><td>Atleast75% Liquid Margin</td><td>50% of normal charges</td></tr>
<tr><td>Atleast50% Liquid Margin</td><td>75% of normal charges</td></tr>
<tr><td>Less than 50% Liquid Margin</td><td>Normal Commission</td></tr>
</table></td>
<td><table>
<tr><td>Atleast100% Liquid Margin</td><td>25% of normal charge</td></tr>
<tr><td>Atleast75% Liquid Margin</td><td>50% of normal charges</td></tr>
<tr><td>Atleast50% Liquid Margin</td><td>75% of normal charges</td></tr>
<tr><td>Less than 50% Liquid Margin</td><td>Normal Commission</td></tr>
</table>
NIL Charges - In case of Govt Accounts where deposit amount is Rs.500 crore and above.</td>
</tr>
<tr>
<td>2.3</td>
<td>Refund on Cancellation of Guarantee</td>
<td>➢ Commission to be refunded will be for full unexpired quarters only.
➢ However, Branch should recover commission for a minimum of two quarters.
➢ If an existing guarantee is extended for a specific period and the guarantee is being cancelled (after original tenure), commission will be refunded for full unexpired quarters.
➢ If guarantee is invoked by the beneficiary, commission charged will not be refunded.
In case the original Bank guarantee is returned along with no claim letter, extinguishing beneficiary right under BG, before expiry of the claim period, the commission on the residual period may be refunded as detailed below:

a) Commission amount recovered for unexpired guarantee period to be refunded at 50% of approved/ normal rate.
b) It is to be ensured that commission for a minimum period of two quarters from the date of issuance of BG is recovered.</td>
<td>No Changes</td>
</tr>
</table>

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		REFUND OF BANK GUARANTEE COMMISSION RECOVERED ON CLAIM PERIOD: i) If the original guarantee and /or discharge letter from beneficiary is received within 7 days of claim period of BG, no commission is to be recovered for the claim period. ii) In case BG is issued for 3 months or less than three months and the original BG and/or discharge letter from beneficiary is returned by the borrower, within 7 days after expiry period of BG then no commission is to be recovered for claim period and the commission already recovered for claim period of 3 months is to be refunded. **EXAMPLE**: BG issued on 01.01.2019 for 6 months. BG due on 30.06.2019 and claim period will be up to 30.06.2020 (i.e. after adding one year) **SCENARIO 1**: If original BG and /or no claim letter is received on or before 07.07.2019 – No commission for claim period is to be recovered. In other words commission recovered upfront for 3 months of claim period at the time of issue is to be refunded. **SCENARIO 2**: If Original BG and/or no claim letter is received on 15.07.2019, then commission for 15 days of claim period is to be recovered and two months 15days commission for claim period recovered upfront is to be refunded. **SCENARIO 3**: If Original BG and/or no claim letter is received on 30.09.2019, then no claim period commission is to be refunded. **SCENARIO 4**: If Original BG and/or no claim letter is received after 30.09.2019, then commission for remaining claim period, i.e. 9 months to be recovered immediately after completion of 3 months i.e. 30.09.2019. If original BG and / or no claim letter is received before expiry of claim period i.e. 30.06.2020, commission on residual claim period is to be refunded.	No Changes
2.4	Bank Guarantee Counter Guaranteed by Central Government/State Government/ ECGC/Scheduled Commercial Bank having Minimum required Regulatory CRAR including CCB	50% of normal commission applicable on Bank Guarantee up to the extent of counter guarantee amount. Normal charges on guarantee amount not covered by counter guarantee.	No Changes
2.5	Commission for Stand by LC (SBLC)	Commission at par with Financial Bank Guarantee shall be charged.	No Changes

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<table>
<tr><td colspan="3">3. PROCESSING FEE (EXCLUDING SCHEMATIC MSME/RETAIL CREDIT/ AGRICULTURE CREDIT)</td><td></td></tr>
<tr>
<td>3.1</td>
<td>For Fund Based/Non Fund Based Working Capital Advances (Fresh/Renewal/Enhancement)</td>
<td>
<table>
<tr><td>Up to ₹1.00/- lakh</td><td>NIL *</td></tr>
<tr><td>Above ₹1.00 lakh to ₹10.00 lakh</td><td>0.25%</td></tr>
<tr><td>Above ₹10/- Lakh</td><td>
<table>
<tr><th>Internal Rating</th><th>Rate</th></tr>
<tr><td>CBI 1 to CBI 3</td><td>0.25%</td></tr>
<tr><td>CBI 4 to CBI 5</td><td>0.30%</td></tr>
<tr><td>CBI 6 & below</td><td>0.35%</td></tr>
<tr><td colspan="2">(NOTE: Wherever internal rating is not applicable, effective rate shall be in the range of “CBI 4 to CBI 5”)</td></tr>
</table>
</td></tr>
</table>
Expenses other than Process Fees (i.e. CIC/CERSAI/Insurance, etc.) shall also be borne by the borrower.

NOTE:
➢ Processing fee on setting up of limits for discounting of bills backed by ILCs of PSBs/ approved banks on standalone basis shall be charged @ 25% of the card rates applicable on working capital finance, subject to a minimum of ₹ 500/-.
NO PROCESSING CHARGES ARE TO BE LEVIED IN FOLLOWING CASES:
➢ In case eligible Priority Sector Loans to SHGs / JLGs, the loan limit of ₹ 25000/- is applicable per member of the SHGs / JLGs and not to the group as a whole.
➢ On setting up of limits for discounting of bills backed by bank’s own ILCs on standalone basis. Temporary Overdraft, Occasional Cheque / Bill Purchase (where no regular limit is there) & Withdrawal against uncleared Instruments/ Cheque.
➢ LC/BG issued against 100% margin in the shape of
</td>
<td>
<table>
<tr><td>Up to ₹25000 lakh</td><td>NIL</td></tr>
<tr><td>₹25001 to ₹1.00/- lakh</td><td>₹500.00</td></tr>
<tr><td>₹100001 to ₹2 lakh</td><td>0.50% (Min ₹500/-, Max ₹1000/-)</td></tr>
<tr><td>Above ₹200001.00 lakh to ₹10.00 lakh</td><td>0.50% (Min ₹1000/-)</td></tr>
<tr><td>Above ₹1000001.00 lakh to ₹5 Crore</td><td>0.50% (Min ₹5000/-)</td></tr>
<tr><td>Above ₹5 Crore</td><td>
<table>
<tr><th>Internal Rating</th><th>Rate</th></tr>
<tr><td>CBI 1 to CBI 3</td><td>0.25%</td></tr>
<tr><td>CBI 4 to CBI 5</td><td>0.30%</td></tr>
<tr><td>CBI 6 & below</td><td>0.40%</td></tr>
<tr><td colspan="2">(NOTE: Wherever internal rating is not applicable, effective rate shall be in the range of “CBI 4 to CBI 5”)</td></tr>
</table>
</td></tr>
</table>
Expenses other than Process Fees (i.e. CIC/CERSAI/Insurance, etc.) shall also be borne by the borrower.

NOTE:
➢ Processing fee on setting up of limits for discounting of bills backed by ILCs of PSBs/ approved banks on standalone basis shall be charged @ 25% of the card rates applicable on working capital finance, subject to a minimum of ₹ 500/-.
NO PROCESSING CHARGES ARE TO BE LEVIED IN FOLLOWING CASES:
➢ In case eligible Priority Sector Loans to SHGs / JLGs, the loan limit of ₹ 50000/- is applicable per member of the SHGs / JLGs and not to the group as a whole (As per RBI Master Direction on Priority Sector Lending Targets and Classification Vide Master Direction No. RBI/FIDD/2024-25/128 and FIDD.CO.PSD.BC.13/04.09.001/2024-25 dated March 24, 2025, Updated as on January 19, 2026, Page No. 25 Point No.
</td>
</tr>
</table>

<table>
<tr><td></td><td></td><td>➢ LC/BG issued against 100% margin in the shape of Cash/FDR/other liquid securities, where no regular limit is required to be set up/the regular limit of the borrower has already been exhausted.
➢ Advances against Deposits / Specified securities (LIP / NSCs / Shares / Other Paper Securities etc.) other than Retail Schemes.
CONSORTIUM ADVANCES: As decided in Consortium meeting or leader bank.
ENHANCEMENT: As per normal rates mentioned above in Para 3.1 and pro rata for the relevant period so as to coincide with the expiry date of original limit.</td><td>30, sub point-(ii)).
➢ On setting up of limits for discounting of bills backed by bank's own ILCs on standalone basis. Temporary Overdraft, Occasional Cheque / Bill Purchase (where no regular limit is there) & Withdrawal against uncleared Instruments/ Cheque.
➢ LC/BG issued against 100% margin in the shape of Cash/FDR/other liquid securities, where no regular limit is required to be set up/the regular limit of the borrower has already been exhausted.
➢ Advances against Deposits / Specified securities (LIP / NSCs / Shares / Other Paper Securities etc.) other than Retail Schemes.
CONSORTIUM ADVANCES: As decided in Consortium meeting or leader bank.
ENHANCEMENT: As per normal rates mentioned above in Para 3.1 and pro rata for the relevant period so as to coincide with the expiry date of original limit.</td></tr>
<tr><td></td><td>ADHOC Sanction</td><td>➢ 150% of normal charges mentioned above in Para 3.1 on the amount of ADHOC are to be charged on pro-rata basis for the period for which the ADHOC Sanction has been permitted to the borrowers.
➢ Additional interest of 2% shall be charged on ADHOC granted.</td><td>No Changes</td></tr>
<tr><td>3.3</td><td>Annual Review for 6 months/ Extension of validity of sanction / Short review</td><td>Up to ₹10/- lakh- Normal charges
Above ₹10/- lakh– 150% of Normal charges

(The above clause shall be part of process note and sanction letter.)</td><td>No Changes</td></tr>
<tr><td>3.4</td><td>Recovery of Process Fee</td><td><table><tr><th>AT THE TIME OF</th><th>% (PROCESS FEE)</th></tr><tr><td>Receipt of Loan Application*</td><td>10%; Min ₹500/- (Non-Refundable)</td></tr><tr><td>Conveying Sanction</td><td>40%</td></tr><tr><td>Disbursement</td><td>50%</td></tr></table>*Recovery of process fee should NOT be insisted upfront in following cases and collected on conveying sanction:
➢ MUDRA /MSME loan up to ₹10/- Lakh
➢ Loan under Government Sponsored Scheme

Upfront fee recovered shall be forfeited after giving due notice to the borrower, In following cases:</td><td>No Changes</td></tr>
</table>

		a. The loan proposal is declined. b. The credit facilities sanctioned are not availed by the customer within a period of 6 months **RECOVERY IN ACCOUNTS:** ➢ In case of Exiting account, Process fee /upfront fee is to be recovered in the month of April (max. up to 31st May) for the entire year. ➢ In case of Fresh sanction/Enhancement, charges be recovered proportionately for the remaining period of financial year. In case of gap between expiry date of original facility and its actual renewal with or without enhancement ➢ In case the facility is being permitted for availment, Processing Charges from the date of expiry of Limit to the date of actual renewal (with or without enhancement) as per prescribed rate should be levied on pro-rata basis. ➢ In case the facility is being kept in abeyance during the period, no charges are to be levied. Process Fee/Upfront Fee for Conveying NBG Approval if the proposal is approved in NBG meeting, charges of ₹ 2.00 lakh should be recovered by branch from the customer while conveying NBG approval and if: a) Regular proposal is sanctioned and the limit has been availed/ disbursed, the recovered amount of ₹ 2.00 lakh should be adjusted towards upfront/ processing fee. b) Regular proposal has been sanctioned but the limit is not disbursed the amount of ₹2.00 lakh should not be refunded. c) Regular proposal is not presented within 6 months amount of ₹2.00 lakh should not be refunded. d) Regular proposal is declined, 50% of the amount i.e. ₹1.00 lakh should be refunded. ➢ Such charges should be conveyed to the customer before placing the proposal in NBG. In case of syndication assignments, the pricing is not to be disclosed, till mandate is received. ➢ Amount of ₹2 lakh to be adjusted while recovering balance 50% of processing /upfront fee at the time of disbursement.	No Changes

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4. UPFRONT FEE FOR FRESH TERM LOANS / REVIEW OF TERM LOANS

4.1 Upfront Fee - Term Loans (Including DPG)

Upfront Fee - Term Loans (Including DPG)

S No	Exposure	Charges
All advances **except Agriculture /Schematic MSME/ Retail**		
Up to ₹10 Lakh		
a.	Up to ₹ 1.00 lakh	NIL*
b.	Above ₹ 1.00 lakh to ₹ 5.00 lakh	0.25%
c.	Above ₹ 5.00 Lakh to ₹ 10.00 Lakh	1.25%
Above ₹10 Lakh (Based on Internal rating)		
d.	CBI 1 to CBI 3	1.00%
e.	CBI 4 to CBI 5	1.25%
f.	CBI 6 & below	1.50%
For MSME Borrowers		
g.	Up to ₹5.00 lakh	NIL*
h.	Above ₹5.00 lakh to ₹25.00 lakh	50% of normal charges as mentioned at Serial No "b".
i.	Above ₹25.00 lakh	Normal charges as mentioned at Serial No "d" to "f".

*Expenses other than Upfront fee (i.e. CIC/ CERSAI/ Insurance etc.) shall be borne by the borrower.

NOTE:
- Wherever internal rating is not applicable, effective rate shall be in the range of "CBI 4 to CBI 5".
- Upfront fee is to be recovered as a one-time fee. Where financing is in participation with financial institutions, upfront fee be levied/shared in line with those charged by financial institutions.
- Upfront Charges in Agri Credit upto Rs.3 lakhs are NIL & above Rs.3 lakhs charges are 0.625%.

Upfront Fee - Term Loans (Including DPG)

S No	Exposure	Charges
All advances **except Agriculture /Schematic MSME/ Retail**		
Up to ₹10 Lakh		
a.	Up to ₹ 1.00 lakh	NIL*
b.	Above ₹ 1.00 lakh to ₹ 2.00 lakh	1.00% (Min ₹2000/-)
c.	Above ₹ 2.00 Lakh to ₹ 5.00 Lakh	1.10% (Min ₹3000/-)
d.	Above ₹5.00 Lakh to ₹ 10.00 Lakh	1.25%
Above ₹10 Lakh (Based on Internal rating)		
e.	CBI 1 to CBI 3	1.15%
f.	CBI 4 to CBI 5	1.35%
g.	CBI 6 & below	1.60%

*Expenses other than Upfront fee (i.e. CIC/ CERSAI/ Insurance/NeSL etc.) shall be borne by the borrower.

NOTE:
- Wherever internal rating is not applicable, effective rate shall be in the range of "CBI 4 to CBI 5".
- Upfront fee is to be recovered as a one-time fee. Where financing is in participation with financial institutions, upfront fee be levied/shared in line with those charged by financial institutions.
- Upfront Charges in Agri Credit upto Rs.3 lakhs are NIL & above Rs.3 lakhs charges are 0.625%.

<table>
<tr><td></td><td></td><td></td><td></td></tr>
<tr><td>4.2</td><td>Annual Review Charges for Term Loan (applicable for the sanction after 01/10/2017)</td><td>
<table>
<tr><th>Limit</th><th colspan="2">Charges</th></tr>
<tr><td>Up to ₹1.00 crore</td><td colspan="2">Standalone Term Loan: NIL
Other (which are reviewed along with regular WC facility): @0.10% on outstanding</td></tr>
<tr><td rowspan="2">Above ₹ 1.00 crore</td><td>During implementation stage</td><td>@0.10%; Max. -₹ 10.00 lakh</td></tr>
<tr><td>After implementation</td><td>@0.05%; Max. - ₹ 5.00 lakh.</td></tr>
</table>
</td><td>No Changes</td></tr>
<tr><td colspan="3">5. COMMITMENT CHARGES</td><td></td></tr>
<tr><td>5.1</td><td>Fund Based and Non Fund Based Limit</td><td>
A. FOR FB+NFB LIMITS OF ABOVE ₹ 1.00 CRORE:

For Fund Based Limit of Above ₹ 1 Crore-Working Capital:

<table>
<tr><th>If the average unutilized limit</th><th>CHARGES (+ applicable GST)</th></tr>
<tr><td>Less than 50%</td><td>1% p.a.</td></tr>
<tr><td>50% up to 75%</td><td>0.50% p.a.</td></tr>
<tr><td>> 75%</td><td>No charge</td></tr>
<tr><td colspan="2"></td></tr>
<tr><td>For NON-FUND Based Limit:</td><td>CHARGES (+ applicable GST)</td></tr>
<tr><td>Utilization Level below 60%</td><td>0.25% p.a. for unutilized portion</td></tr>
</table>

Unutilized portion in case of industries financed under monthly cash budget should be arrived at with reference to average utilization during the month and the monthly operative limit.

In case of peak and non-peak limits the commitment charges shall be collected if utilization during quarter is as under:

<table>
<tr><td>average utilization during the quarter is more than 75 %</td><td>No charges</td></tr>
<tr><td>average utilization during the quarter is less than 75 %</td><td>1.00% p.a.</td></tr>
</table>
</td><td>No Changes</td></tr>
</table>

		B. **FUND BASED WORKING CAPITAL LIMIT OF ₹ 150.00 CRORE AND ABOVE FROM THE BANKING SYSTEM:** **NOTE:** a) **CONSORTIUM ADVANCES:** Charges as decided in Consortium meeting or leader bank. The quantum of charge should accordingly be determined by each member bank with reference to the operative/sanctioned limit allocated to it. b) **MULTIPLE BANKING ARRANGEMENTS**: The charge should be determined by each bank based on the limits sanctioned by it. c) **For Fund Based Limit Above ₹ 7.50 Crore-Term Loan :** i) Where the draw down is made in stages as approved by the bank, the commitment charges shall be computed on the undrawn portion reckoned with respect to the relative draw down limit fixed for the period and not with reference to the total limit. ii) In case of partly drawn term loans where no specific draw down schedule has been prescribed/borrower has not adhered to the specific draw down schedule, the commitment charges at aforesaid rates shall be levied on entire undrawn portion. **If the average availed limit** — **CHARGES (+ applicable GST)** Less than 50% — 1% p.a. 50% up to 75% — 0.50% p.a. > 75% — No charge Commitment charges are to recovered on quarterly basis. However, if account is closed during the quarter, the commitment charges to be recovered on a proportionate basis subject to minimum 1 month charges to be recovered. (Exemptions- Limits to Sick/Weak Units, Export Credit, Purchase/Discounting of Bills Against Bills for Collection, Commercial Banks/FIs (Except NBFC)/Co-Op Banks/LDBs, Pre-approved Lines of Credit).	No Changes

<table>
<tr><td>5.2</td><td>Exempted Cases for Levying Commitment Charges</td><td>a) FB + NFB limits of ₹ 1.00 crore and below
b) Working capital limits sanctioned to sick/weak units/ Export Credit
c) Credit limits granted to commercial banks, financial institutions and co-operative banks including land development banks.
d) Inland bill limits extended by way of bills purchased / discounted or overdraft / cash credit limit / sub-limit against bills for collection</td><td>No Changes</td></tr>
<tr><td></td><td>Advance against units of LIP/Mutual Funds / NSCs / KVP/ IVP/ UTI/ Govt. Securities/Shares</td><td>1) Up to ₹ 1.00 lakh: Nil
2) Above ₹ 1.00 lakh to ₹ 1.00 crore: @0.25% (Max ₹ 25000.00/-)
3) Above ₹ 1.00 crore @ 0.25% Min- ₹25000/- Max.₹ 100000/-
This fee is only one time/ first sanction not applicable on Renewal.</td><td>No Changes</td></tr>
<tr><td></td><td>Advance against Bank's own time deposit Receipts</td><td>NIL</td><td>No Changes</td></tr>
<tr><td colspan="3">6. DOCUMENTATION CHARGES</td><td></td></tr>
<tr><td>6.1</td><td>Documentation Charges (Fund Based)/ (Non-Fund Based)</td><td><table>
<tr><th>Exposure</th><th>Charges</th></tr>
<tr><td>Up to ₹ 2.00 lakh</td><td>NIL</td></tr>
<tr><td>>₹ 2.00 lakh to ₹ 10.00 lakh</td><td>₹ 2500/-</td></tr>
<tr><td>> ₹ 10.00 lakh to ₹ 1.00 crore</td><td>₹ 5000/-</td></tr>
<tr><td>> ₹ 1.00 crore to ₹ 5.00 crore</td><td>₹ 10000/-</td></tr>
<tr><td>> ₹ 5.00 crore to ₹ 50.00 crore</td><td>₹ 20000/-</td></tr>
<tr><td>> ₹ 50.00 crore</td><td>₹ 50000/-</td></tr>
</table>
➢ In case of enhancement of the facility, Documentation Charges shall be levied on enhanced portion only.
➢ Renewal/Review of limits: NIL
➢ Retail/Schematic Lending: As per scheme
➢ Loan Against 100% Liquid Securities (i.e. Bank's own deposit/ NSC/ LIP, etc.): NIL

CONSORTIUM ADVANCES: Documentation charges shall be applicable in line with Consortium.
DOCUMENTATION CHARGES ON ADHOC: At par of normal documentation charges.</td><td>No Changes</td></tr>
</table>

<table>
<tr><td colspan="3">7. INSPECTION /SUPERVISION CHARGES</td><td></td></tr>
<tr><td>7.1</td><td>Inspection/ Supervision Charges</td><td>
<table>
<tr><th>SLAB</th><th>CHARGES (PER ANNUM)</th></tr>
<tr><td>Up to ₹ 2.00 lakh</td><td>NIL</td></tr>
<tr><td>Above ₹ 2.00 lakh to ₹ 10.00 lakh</td><td>@0.15%; Min. ₹ 1000/-</td></tr>
<tr><td>Above ₹ 10.00 lakh to ₹ 1.00 crore</td><td>@0.10%; Min. ₹ 2000/-</td></tr>
<tr><td>Above ₹ 1.00 crore</td><td>@0.05%; Min. ₹ 10000/-& Max. ₹ 30000/-</td></tr>
<tr><td colspan="2">The above charges shall be levied quarterly on pro-rata basis through system.</td></tr>
</table>
CONSORTIUM ADVANCES: As per decision taken in consortium meeting. However, if there is no decision in consortium meeting in respect of Inspection Charges, charges to be levied as per Para above.</td><td>
<table>
<tr><th>SLAB</th><th>CHARGES (PER ANNUM)</th></tr>
<tr><td>Up to ₹ 2.00 lakh</td><td>NIL</td></tr>
<tr><td>Above ₹ 2.00 lakh to ₹ 10.00 lakh</td><td>@0.15%; Min. ₹ 1000/-</td></tr>
<tr><td>Above ₹ 10.00 lakh to ₹ 1.00 crore</td><td>@0.10%; Min. ₹ 2000/-</td></tr>
<tr><td>Above ₹ 1.00 crore</td><td>@0.05%; Min. ₹ 10000/-& Max. ₹ 30000/- <u>+ (Cost of visit on actual basis)</u></td></tr>
<tr><td colspan="2">The above charges shall be levied quarterly on pro-rata basis through system.</td></tr>
</table>
CONSORTIUM ADVANCES: As per decision taken in consortium meeting. However, if there is no decision in consortium meeting in respect of Inspection Charges, charges to be levied as per Para above.</td></tr>
<tr><td colspan="3">8. LEAD BANK CHARGES</td><td></td></tr>
<tr><td>8.1</td><td>Lead Bank Charges where our Bank is the Lead Bank Under Consortium</td><td>
<table>
<tr><th>Aggregate Limits (FB + NFB) from the Banking System</th><th>Charge (As percentage of Aggregate Limits from the Banking system)</th></tr>
<tr><td>Up to ₹ 50.00 crore</td><td>@0.30%; subject to Min ₹ 5.00 lakh</td></tr>
<tr><td>Above ₹ 50.00 crore</td><td>@0.25%; subject to Min ₹ 15.00 lakh</td></tr>
<tr><td colspan="2">Normal charges, as applicable for accounts under Consortium. Lead Bank Charge as mentioned above shall be recovered at the time of original sanction/renew/review of facility on annual basis.</td></tr>
</table></td><td>No Changes</td></tr>
</table>

9. TECHNO-ECONOMIC VIABILITY (TEV) STUDY CHARGES		
	TEV Study charges: The charges of the Consultants shall have to be borne by the concerned borrower and the loan applicant should be clearly informed of the same. Moreover, the payment to the Consultant should be made by the Bank directly and TEV study should be conducted at the instance of the Bank and not at the request of the borrower. The fee structure as approved by the Bank's Board payable to the consultant is as under: Above ₹.10.00 crore but less than ₹ 25 crore — 0.05% of Project cost — Min Fees ₹. 50000/- & Maximum ₹.100000/- + GST Above ₹.25.00 crore but less than ₹.100 crore — 0.04% of Project cost — Min Fees ₹. 100000/- & Maximum ₹.250000/- + GST Above ₹.100 crore — 0.025% of Project cost — Min Fees ₹. 250000/- & Maximum ₹.400000/- + GST	No Changes
	TEV Vetting Charges — Charges for vetting of TEV study shall be 50% of applicable TEV appraisal charges as mentioned above.	No Changes
10. OTHER SERVICE CHARGES		
10.1	Purchase / Discount of Bills / Cheques / Drafts	No Changes

10.1 Purchase / Discount of Bills / Cheques / Drafts:

(Outstation and Local)	Charges per Cheques/ Drafts	Bills
Amount up to ₹10.00 lakh	Flat ₹1000/-	50% of collection charges (as per non-credit service charges)
Amount above ₹10.00 lakh	Flat ₹3000/-	

In addition to above charges, discount/interest* at applicable rate plus out of pocket expenses if any will be charged.

*For Borrowal Accounts– Rate of interest applicable for WC advance to the respective borrower.

For Non-Borrowal Accounts– Rate of Interest applicable to Clean OD.

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<table>
<tr><td>10.2</td><td>Charges for Amendments / Modifications of Accepted Sanction Terms</td><td>0.02% of loan amount (Minimum ₹ 1000/- and maximum ₹ 5.00 lakh)</td><td>0.02% of loan amount (Minimum ₹ 5000/- and maximum ₹ 10.00 lakh)</td></tr>
<tr><td>10.3</td><td>Revalidation of Sanction</td><td>50% of applicable Process Fee; subject to Max ₹ 2.50 lakh</td><td>No Changes</td></tr>
<tr><td>10.4</td><td>Issuance of NOC for All Types i.e., Ceding First / Second Charge / Other Purpose</td><td>0.05% of limit, Min. ₹ 2000/- Max. ₹ 50,000/-

However, the same shall not be applicable to consortium banking arrangement</td><td>No Changes</td></tr>
<tr><td>10.5</td><td>Issuance of Solvency Certificate (Non Commercial / Commercial)</td><td>0.10% of certificate amount with a minimum of ₹1000/- and maximum ₹25000/-.

NOTE: Any additional certificate issued within a period of 3 months of issuance of 1st solvency certificate, only 50% of the applicable charges shall be levied.</td><td>No Changes</td></tr>
<tr><td>10.6</td><td>Issuance of Any Other Certificate i.e. No Dues, Balance Confirmation, Maintenance of Account, etc. on Behalf of Our Clients as well as Clients Referred by Other Banks Other than for Govt. Sponsored Schemes</td><td><table><tr><th>INDIVIDUALS</th><th>NON-INDIVIDUALS</th></tr><tr><td>₹100/- per occasion</td><td>₹150/- per occasion</td></tr></table></td><td>No Changes</td></tr>
<tr><td>10.7</td><td>Fee For Opening / Operating TRA / ESCROW Account</td><td><table><tr><th>CREDIT LIMIT FROM OUR BANK</th><th>FEE</th></tr><tr><td>Up to ₹ 5.00 crore</td><td>₹1.00 lakh pa</td></tr><tr><td>Above ₹ 5.00 to ₹ 10.00 crore</td><td>₹2.00 lakh pa</td></tr><tr><td>Above ₹ 10.00 crore</td><td>₹5.00 lakh pa</td></tr></table></td><td>No Changes</td></tr>
</table>

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<table>
<tr><td>10.8</td><td>Charges for Copy of Documents for Submission to Any Statutory Authority by the Borrower</td><td><table><tr><th>LIMIT</th><th>Charges</th></tr><tr><td>Up to ₹ 100 Lakh</td><td>₹ 500/-</td></tr><tr><td>Over ₹ 100 Lakh</td><td>₹1000/- plus actual photocopy charges</td></tr><tr><td>If presence of Bank official is required along with the copy of documents</td><td>₹2000/- plus actual photocopy charges</td></tr><tr><td>PS Advances including Govt. Sponsored Schemes up to ₹ 25000/-</td><td>NIL</td></tr></table></td><td>No Changes</td></tr>
<tr><td>10.9</td><td>Providing Credit Information / Opinion Including Introduction in case of Borrowal Accounts if Provided on Request of the Borrower</td><td>₹ 1000/- per occasion</td><td>No Changes</td></tr>
<tr><td>10.10</td><td>Registration of Power of Attorney</td><td><table><tr><th>INDIVIDUALS</th><th>NON-INDIVIDUALS</th></tr><tr><td>₹100/- per occasion</td><td>₹150/- per occasion</td></tr></table></td><td>No Changes</td></tr>
<tr><td>10.11</td><td>Handling Charges</td><td>Wherever full waiver of Processing fee or Upfront fee is permitted, 'Handling Charges' @ ₹ 15.00 per Lakh or part thereof, subject to maximum of ₹ 1.00 lakh are to be recovered from borrowers availing limits of ₹ 1.00 crore & above, separately in lieu of Processing fee & Upfront fee.</td><td>No Changes</td></tr>
<tr><td>10.12</td><td>Loan / Debt Syndication and Project Appraisal Charges</td><td><table><tr><td>Syndication Fees (including project appraisal as a part of syndication assignment)</td><td>0.50% of the total project loan</td></tr><tr><td>Project Appraisal Fees wherever appraisal is shared with other banks/ SEBI and our bank does not undertake syndication assignment.</td><td>0.20% of the total project loan (to be charged in those cases where our appraisal is being used for sanction of loan by other Banks / FIs)</td></tr></table></td><td>No Changes</td></tr>
</table>

<table>
<tr><td>10.13</td><td>Fee for Underwriting Assignments</td><td>@ 0.25% of the total debt be recovered at the time of conveying our sanction. This fee is to be recovered over & above the syndication fee of 0.50% of total debt as mentioned above.</td><td>No Changes</td></tr>
<tr><td>10.14</td><td>Additional Jobs/ Responsibilities on Behalf of Lender Banks, in respect of All Term Loans Sanctioned under Consortium/ Syndication/Multiple Banking Arrangement, Involving Total Term Loan Component of ₹ 5.00 crore and Above</td><td>
<table>
<tr><th>PARTICULARS</th><th>CHARGES</th></tr>
<tr><td colspan="2">A. PROJECT IMPLEMENTATION & MONITORING FEE</td></tr>
<tr><td>For monitoring of implementation of the project on behalf of lender members (i.e. whether the financial as well as physical progress is as per schedule, cost estimates accepted are being adhered to or not, actual promoter's contribution is as was envisaged, etc.)</td><td>₹100 per lakh p.a. on total project cost till completion of project (i.e. ₹10,000/- per crore) subject to maximum of ₹7.50 lakh p.a.)</td></tr>
<tr><td colspan="2">B. SECURITY AGENCY FEE (TO BE CHARGED ONE TIME)</td></tr>
<tr><td>For creation of security charged on behalf of lender members</td><td>₹ 100.00 per Lakh on total project loan (i.e. ₹ 10,000/- per crore) subject to maximum of ₹ 5.00 lakh.</td></tr>
<tr><td>In case of change in security/lenders, requiring modification in creation/ extension of mortgage/ other securities,</td><td>Additional 50% of the said fees are to be levied.</td></tr>
<tr><td>Further, in cases, where both the assignments i.e. Project monitoring and Security Creation are handled by our bank as a package, charges/fee be recovered,</td><td>As stipulated above subject to maximum of ₹ 10.00 Lakh as a package deal, in the first year, in such cases. Subsequently, project Implementation & Monitoring fee be recovered on annual basis till completion of the project.</td></tr>
</table>
</td><td>
Project Implementation & monitoring Fee and Security Agency Fee (in addition to upfront fee)
<table>
<tr><td colspan="4">For monitoring of implementation of the project on behalf of lender member (i.e. whether the financial as well as physical progress is as per schedule, cost estimates accepted are being adhered to or not, actual promoter's contribution is as was envisaged etc.) and for creation of security charged on behalf of lender members.</td></tr>
<tr><th>Project Cost</th><th>% of Project Cost</th><th>Min Amt (in Lakh)</th><th>Max.Amt (in Lakh)</th></tr>
<tr><td>Up to ₹.25 Cr</td><td>1.10%</td><td>11.00</td><td>28.00</td></tr>
<tr><td>Above ₹.25 Cr upto ₹.50 Cr</td><td>0.85%</td><td>28.00</td><td>40.00</td></tr>
<tr><td>Above ₹.50 Cr upto ₹.100 Cr</td><td>0.55%</td><td>40.00</td><td>55.00</td></tr>
<tr><td>Above ₹.100 Cr</td><td>0.30%</td><td>55.00</td><td>Negotiated</td></tr>
</table>
</td></tr>
</table>

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10.15	Processing Charges/ Upfront Charges/ Other Charges etc. for Advances to Honourably Retired Employee	50% of applicable charges in respect of Honourably Retired Employees of our bank/ Widows of Honourably Retired members of Staff. **NOTE**: The term Retired Employee includes the employees retired honourably or leaving bank's service including voluntary retirement or otherwise but does not include an employee retired compulsorily or in consequences of disciplinary action.	No Changes
10.16	Pre-Payment / Foreclosure of Loan in Case of Take Over i.e. Loan is Prepaid by the Non-Individual Borrower for Shifting to Other Bank / FI	Pre-payment charges @ 4% of the pre-paid outstanding amount. However, no prepayment charges are to be levied in the following cases: ➢ MSE Borrower ➢ Floating rate term loan (Non Business) sanctioned to Individual Borrower. ➢ Loans sanctioned at fixed rate with reset clause, if the borrower exercises his option for floating rate interest at the time of reset. ➢ Where the loans are prepaid by the borrowers from their own sources ➢ Where the borrower shift to other bank within 30 days from the date of issuance of circular for upward revision in the rate of interest to be charged in his account or change in other terms of sanction. ➢ Where the closure of loan is on the instance of the Bank on account of size of irregularity, possibility of default in future or any other technical or other specific reasons.	No Changes

10.17 **Additional Rate of Interest and Penal Charges**

Nature of charge	Quantum of Penal charge
FINANCIAL PARAMETERS	
Default in repayment of dues including Principal, interest service charges, retirement of bills etc.	See the Sanction Amount / Penal Charges table and notes below
Irregularities in Cash Credit/ Overdraft accounts	2.00% from the date of default or interest /service charges not paid in time on irregular amount.
Penalty for excess of drawing power /sanctioned limit (including expired limits)	2.00 % on the overdrawn portion till the account is regularized. Penalty shall be charged for the actual number of days of overdrawing.
Export Bill if not paid on due date; will be subjected to penal interest rate for overdue period till realization.	Advance allowed against Usance export bill payable certain number of days after sight will have due date of usance period plus transit period of 25 days plus grace period where applicable. 2.00% will be penal charges applicable for overdue if not paid on such due date.

Default in repayment of dues including Principal, interest service charges, retirement of bills etc.:

Sanction Amount	Penal Charges
Up to ₹ 30000.00 (financed for less than 24 months)	NIL
Above ₹ 30000.00	2.00 % on the amount of default

In respect of Agriculture Term Loans Penal Charges will not apply up to 3 months from due date of default

Penal charge is to be charged only on delayed payments (instalment and/or interest) for the overdue period and not on the entire liability. Penalty shall be charged for the actual number of days of default.

NON-FINANCIAL PARAMETERS

Nature of charge	Quantum of Penal charge
Non-perfection of security as per stipulated time of sanction terms & conditions.	1.00 % for delay in creation of Mortgage or Charge on the security.
Non-submission of stock statements	2.00% Penal charges shall be applied on after due date of stock statement on outstanding liabilities.

No Changes

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	Non-submission of financial data; for review/renewal of credit facilities	2.00% p.a on the on the entire liability of the party for the delayed period (except exempted category as per policy guidelines)	No Changes
	Non-submission of information in MSOD/FFS/QRS discipline	• 1.00% on the Fund Based liability for delayed/non-submission in respect of existing accounts as well as fresh sanctions for the delayed period. • 0.25% on the Non Fund Based liability subject to a cap of ₹ 1.00 lacs per month for parties who enjoy exclusive NFB limits. • Where party is enjoying both FB & NFB limits, penalty shall be 1.00% FB liability and 0.25% on the NFB liability as above shall be charged.	
	Non-compliance of sanction Terms & Conditions	2.00% of default in observance of terms & conditions of the sanction.	
	Non-co-operation of appointment of ASM in eligible accounts	2.00% on the outstanding shall be stipulated in the next sanction/review/renewal besides declaring their name as Non-cooperative, as per policy guidelines.	
	Non-submission of external rating by eligible borrower	The percentage shall be at the Bank's discretion and decided on outstanding for the evasion period.	
10.18	**Concession Amount to be Recovered in Case of Takeover of the Account**	In case of account is being taken over by the other bank/FI, in addition to levying prepayment charges, all the concession/relaxation/waiver in the service charge, ROI etc. granted since last sanction/review/renewal of the facility or sanction accepted by the borrower with such clause, whichever is earlier, in the account shall be withdrawn and respective amount shall be recovered from the borrower. The same clause shall invariably be incorporated in the sanction letter & acceptance of borrower in this regard shall be obtained & kept on record.	No Changes
10.19	**Restructuring of Credit Facilities (Newly Added)**	No separate charges specified	0.25% for restructured/rescheduled amount subject to maximum ₹.1 Crore

<table>
<tr><td colspan="3">11. MISCELLANEOUS EXPENSES</td><td></td></tr>
<tr><td>11.1</td><td>Out of Pocket Expenses</td><td>All out of pocket expenses such as Registration / Modification /Satisfaction of charges with RoC, postages, telegrams, telex, cable charges, fax etc. shall be collected from the beneficiary, unless otherwise specified.</td><td>No Changes</td></tr>
<tr><td>11.2</td><td>Credit Information Report (CIC) Charges (i.e. TU CIBIL, CRIF High Mark, Experian, Equifax)</td><td><table>
<tr><th>Segment</th><th>Charges</th></tr>
<tr><td>Consumer</td><td>@ ₹ 50/- per CIC</td></tr>
<tr><td>Commercial</td><td>@ ₹ 800/- per CIC</td></tr>
<tr><td>Priority Sector Loans up to ₹ 25000/</td><td>No Charges shall be recovered</td></tr>
</table></td><td><table>
<tr><th>Segment</th><th>Charges</th></tr>
<tr><td>Consumer</td><td>@ ₹ 100/- per CIC</td></tr>
<tr><td>Commercial</td><td>@ ₹ 1000/- per CIC</td></tr>
<tr><td>Priority Sector Loans up to ₹ 25000/</td><td>No Charges shall be recovered</td></tr>
</table></td></tr>
</table>

<table>
<tr>
<td>11.3</td>
<td>NeSL Charges:
<table>
<tr><td></td><td>Service Type</td><td>Companies</td><td>Other Commercial Entities</td><td>Individuals</td></tr>
<tr><td>Submission</td><td>Data Submission per Loan record of a borrower for each year</td>
<td>Charge per loan/debt records of a borrower for first year-:
<table>
<tr><td>Loan Record Duration</td><td>Charges per Record</td></tr>
<tr><td>1st</td><td>₹. 300/-</td></tr>
<tr><td>2nd to 10th</td><td>₹. 100/-</td></tr>
<tr><td>11th onwards</td><td>₹. 50/-</td></tr>
</table>
Annual Renewal charges per loan/debt records of a borrower-:
<table>
<tr><td>Loan Record Duration</td><td>Charges per Record</td></tr>
<tr><td>1st</td><td>₹. 250/-</td></tr>
<tr><td>2nd to 10th</td><td>₹. 100/-</td></tr>
<tr><td>11th onwards</td><td>₹. 50/-</td></tr>
</table>
</td>
<td>Charge per loan/debt records of a borrower for first year-:
<table>
<tr><td>Loan Record Duration</td><td>Charges per Record</td></tr>
<tr><td>1st</td><td>₹. 150/-</td></tr>
<tr><td>2nd onwards</td><td>₹. 50/-</td></tr>
</table>
Annual Renewal charges per loan/debt records of a borrower-:
<table>
<tr><td>Loan Record Duration</td><td>Charges per Record</td></tr>
<tr><td>1st</td><td>₹. 125/-</td></tr>
<tr><td>2nd onwards</td><td>₹. 50/-</td></tr>
</table>
</td>
<td>All loan records submission:
₹ 25/- per Loan records valid for first 5 years.</td>
</tr>
<tr><td></td><td colspan="4">GST at applicable rate will be recovered in addition to the above charges.</td></tr>
</table>
</td>
<td>No Changes</td>
</tr>
<tr>
<td>11.4</td>
<td>CERSAI Charges</td>
<td>
<table>
<tr><td>Segment</td><td>Charges</td></tr>
<tr><td>Creation or modification of Security Interest in favour of secured creditor</td><td>1) Up to ₹5.00 lakh -₹50/-
2) Above ₹5.00 lakh-₹100/-</td></tr>
<tr><td>Any application for information recorded / maintained in the Register by any person (CERSAI Search)</td><td>₹10/-</td></tr>
<tr><td>Satisfaction or Correction of any existing security interest</td><td>NIL</td></tr>
</table>
</td>
<td>No Changes</td>
</tr>
</table>

<table>
<tr><td></td><td></td><td></td><td></td></tr>
<tr>
<td>11.5</td>
<td>LSR / NEC Charges

Fee Schedule for Tribunal matters

Appeal</td>
<td>
<table>
<tr><td>Exposure</td><td colspan="3">Maximum Charges per property*</td></tr>
<tr><td></td><td>Metro</td><td>Urban & Semi-urban</td><td>Rural</td></tr>
<tr><td>Up to ₹ 1.00 crore</td><td>₹ 3000/-</td><td>₹ 1500/-</td><td>₹ 1000/-</td></tr>
<tr><td>Above ₹ 1.00 crore</td><td>₹ 4000/-</td><td>₹ 2500/-</td><td>₹ 1500/-</td></tr>
</table>
*Plus actual out of pocket expenses to be recovered from borrower.

For New matters to be filed before tribunal
<table>
<tr><td>Amount claimed in the application</td><td>Fees</td></tr>
<tr><td>₹ 10.00 lakh</td><td>₹ 12000/-</td></tr>
<tr><td>Above ₹ 10.00 lakh</td><td>₹ 12000/- plus ½% of the amount over and above ₹10.00/- lakh subject to a maximum of ₹ 30000/-</td></tr>
</table>

For pending matters transferred to the tribunal
<table>
<tr><td colspan="2">In matters where evidence has already been recorded</td></tr>
<tr><td>Fees payable irrespective of the amount claimed in the suit which has stood transferred to the tribunal</td><td>₹ 5000/-</td></tr>
<tr><td colspan="2">In matters where evidence has not been recorded</td></tr>
<tr><td>Amount claimed</td><td>Proposed fee</td></tr>
<tr><td>Above ₹ 10.00 lakh but less than ₹ 20.00 lakh</td><td>₹ 9000/-</td></tr>
<tr><td>Above ₹ 20.00 lakh but less than ₹ 50.00 lakh</td><td>₹ 12000/-</td></tr>
<tr><td>Above ₹ 50.00 lakh but less than ₹ 1.00 crore</td><td>₹ 15000/-</td></tr>
<tr><td>More than ₹ 1.00 crore</td><td>₹ 18000/-</td></tr>
</table>

For appeals before the Appellate Tribunal, fee at the same rate as fixed for new matters as mentioned above.
</td>
<td>No Changes</td>
</tr>
</table>

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<table>
<tr><td></td><td>Mode of payment of fee</td><td>For matters before DRT:

a) 1/3rd after claim application is filed before DRT and the lawyer submits his bill certifying that the claim application has been registered by the DRT
b) 1/3rd after defendants have filed their written statement
c) 1/3rd after recovery certificate is issued by the presiding officer

If appeal is filed by the bank:

i) 50% after the appeal is filed with the DRAT and the lawyer submits his bill certifying that the appeal has been registered with DRAT.
ii) 50% after the lawyer furnishes certified copy of the judgement and order passed by DRAT.

If appeal is filed by borrower/defendant:

i) 1/3rd at the time of entering appearance in the appeal
ii) 2/3rd after the appeal is disposed of and certified copy of judgement and order in appeal is furnished to the bank.</td><td rowspan="3">No Changes</td></tr>
<tr><td></td><td>Clerkage</td><td>No clerkage will be paid</td></tr>
<tr><td></td><td>Miscellaneous Expenses</td><td>Expenses will be paid to the lawyers against actual bills submitted by them.</td></tr>
<tr><td>11.6</td><td>Mortgage Charges</td><td><table>
<tr><th>LIMIT</th><th>Charges</th></tr>
<tr><td>Up to ₹ 10 Lakh</td><td>@0.001%
Max ₹ 2000/-</td></tr>
<tr><td>Above ₹ 10 Lakh and up to ₹ 1.00 Cr</td><td>@0.075%
Min ₹ 2000/-
Max ₹ 7500/-</td></tr>
<tr><td>Above ₹ 1.00 Cr</td><td>@0.050%
Min ₹ 7500/-
Max ₹ 35000/-</td></tr>
</table></td><td>No Changes</td></tr>
</table>

11.7 VALUATION FEES

A)Valuation fees for property including Machinery - Retail/Agriculture advances:

Value parameters	Amount to be recovered towards professional fees from borrower.	Max. fees payable to valuer (fixed)
Up to ₹.10 lakhs	₹.3300/- + GST	₹.3000/- + GST
₹.10 lakh/- to ₹.25 lakhs	₹.4400/- +GST	₹.4000/- +GST
₹.25 lakhs to ₹. 50 lakhs	₹.5500/- +GST	₹.5000/- +GST
₹.50 lakhs to ₹.1 crore	₹.8250/- +GST	₹.7500/- +GST
₹.1 crore and above	₹.11000/- +GST	₹.10000/- +GST

Note:- Maximum Fees payable for valuation of vacant plot/land/ Residential sites related to Retail/Agriculture advances will be 50% of applicable fee, subject to Maximum of ₹.5000/-+GST to the Valuer. The amount to be recovered towards professional fees from borrower will be 50% of maximum fee+GST+10% over actual fee.

B) Valuation of properties for other than Retail/Agriculture advances – Including Plant & Machinery

Value Parameters	Amount to be recovered towards professional fees from borrower	Max. fees payable to Valuer (fixed)
Up to ₹.10 lakhs	₹.3300/- + GST	₹.3000/- + GST
₹.10 lakh/- to ₹.25 lakhs	₹.4400/- +GST	₹.4000/- +GST
₹.25 lakhs to ₹. 1 crore	₹.7700/- +GST	₹.7000/- +GST
₹.1 crore and above	₹.11000/- +GST	₹.10000/- +GST
Above ₹.10 crores to ₹.25 Crores	0.0125%+GST+ 10% on actual fee or Maximum ₹.30000 + GST+10% on actual fee.	0.0125% + GST (Maximum ₹.30000+GST)
Above ₹.25 Crores	0.0125%+GST+ 10% on actual fee or Maximum ₹.50000+ GST+10% over actual fee	0.0125%+GST Or Maximum ₹.50000+GST

Note: Maximum Fees payable for valuation of vacant plot/land/ Residential sites will be 50% of normal applicable fees.

No Changes

11.8	Levy of Cash Order / Draft / RTGS / NEFT Charges While Disbursing Term Loan	While issuing instruments for remittance of funds directly in favour of supplier, for disbursement of term loan, no charges are to be recovered for issuance of Pay Order/Draft/RTGS/ NEFT/other mode.	No Changes
12. CONCESSIONAL/ EXEMPTED CATEGORIES			
12.1	Loyalty Bonus To Privileged Borrower	➢ Loyalty Bonus: 25% concession in applicable service charges by respective sanctioning authority to Privileged Borrower. Definition of Privileged Borrower: Existing borrower of our bank availing business loan for last 10 years under sole / Multiple / Consortium banking with satisfactory conduct* of account. *Satisfactory Conduct of the account means: ➢ Internal rating of the borrower is not below CBI 4 since last 3 years ➢ Borrower does not fall under SMA-1/SMA-2 category since last 3 years. ➢ Borrower was not in NPA category since inception. **NOTE:** A) Concession to Privileged Borrower shall not be applicable in following cases: ➢ Concession already given under any schematic/customized loan scheme ➢ Retail Loans ➢ Any concession already given by respective/higher sanctioning authority B) While granting concession, it shall be the endeavour of the bank to ensure that accounts (i.e. saving / Current / Term Deposit Account / Retail Loans) of directors / partners / staff / family members are being maintained with us. C) The Concurrent Auditor should verify the 'Privileged Borrower' in their report	No Changes

12.2	Concession to MSME Borrower in case of Applications Received through PSB Online Portal	20% Concession in Processing/ Upfront fee will be given in case of applications received through PSB online portal in respect of MSME category of borrowers to promote the digital platform (i.e. psbloansin59minutes.com which promotes the automation and digitization of various processes of Business Loan).	No Changes
12.3	Other charges for using services of PSB loans portal	Actual charges for utilising other services of the portal viz. digital monitoring etc. are to be recovered from the customers.	No Changes
12.4	Other Concessions which are not mentioned above	As per discretionary power vested with various sanctioning authority.	No Changes